

IN RE:
JAMES L. GARLAND, JR.
MARCI JO GARLAND
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

DEFAULT O/E JAD

Case No.16-20204-JAD

Chapter 13

Related To ECF No. 67

ORDER OF COURT

AND NOW, this 3rd day of May, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1) This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2) The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3) To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4) Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5) Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6) After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



JEFFERY A. DELLER
U.S. BANKRUPTCY JUDGE

In re:
James L. Garland, Jr.
Marci Jo Garland
Debtors

Case No. 16-20204-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 03, 2021

User: culy
Form ID: pdf900

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James L. Garland, Jr., Marci Jo Garland, 1017 Pizza Barn Road, Blairsville, PA 15717-4306
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14220831	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14224503	CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14210551	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
14166823	+ Fair Collections & Outsourcing, 12304 Baltimore Avenue, Suite East, Beltsville, MD 20705-1314
14166832	+ The Bureaus, Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
14166833	+ Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV : P.O. Box 9475, Minneapolis, MN 55440-9475

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 04 2021 03:26:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15279371	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 04 2021 03:27:38	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
14211873	Email/PDF: rmscedi@recoverycorp.com	May 04 2021 03:25:04	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14176363	+ Email/Text: bankruptcy@capvs.com	May 04 2021 04:18:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14166817	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2021 03:26:22	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, P.O. Box 790040, Saint Louis, MO 63179-0040
14166819	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2021 03:25:04	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit, P.O. Box 790040, St Louis, MO 63179-0040
14166818	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2021 03:25:04	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
14166820	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2021 03:27:40	Citibank/Citgo Oil, Citicorp Credit Services/Attn:Centralize, P.O. Box 790040, St Louis, MO 63179-0040
14166821	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 04 2021 04:17:00	Comenity Bank/Lane Bryant, P.O. Box 182125, Columbus, OH 43218-2125
14173608	Email/Text: mrdiscen@discover.com	May 04 2021 04:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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14166822	+ Email/Text: mrdiscen@discover.com	May 04 2021 04:12:00	Discover Financial, Attn: Bankruptcy Dept., P.O. Box 3025, New Albany, OH 43054-3025
14166824	+ Email/Text: bankruptcynotice@fcbanking.com	May 04 2021 04:12:00	First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952
14166815	Email/PDF: ais.chase.ebn@americaninfosource.com	May 04 2021 03:27:34	Chase Card Services, Attn: Correspondence Dept, P.O. Box 15298, Wilmington, DE 19850
14166816	Email/PDF: ais.chase.ebn@americaninfosource.com	May 04 2021 03:27:34	Chase Mortgage, 4615 Vision Drive, P.O. Box 24696, Columbus, OH 43224
14240239	Email/PDF: ais.chase.ebn@americaninfosource.com	May 04 2021 03:26:17	JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
14166825	+ Email/Text: PBNCNotifications@peritusservices.com	May 04 2021 04:12:00	Kohls/Capital One, P.O. Box 3120, Milwaukee, WI 53201-3120
14216050	+ Email/Text: bankruptcydpt@mcmcg.com	May 04 2021 04:18:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14166826	+ Email/Text: bankruptcydpt@mcmcg.com	May 04 2021 04:18:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14166827	+ Email/Text: bankruptcyntices@psecu.com	May 04 2021 04:18:00	P S E C U, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
14166828	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 04 2021 03:27:38	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
14166829	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 04 2021 03:25:02	Portfolio Recovery Associates, Attn: Bankruptcy, P.O. Box 41067, Norfolk, VA 23541
14177371	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 04 2021 03:25:02	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14166830	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 04 2021 03:27:38	Portfolio Recovery Associates, Attn: Bankruptcy, P.O. Box 41067, Norfolk, VA 23541-1067
14222701	Email/Text: bnc-quantum@quantum3group.com	May 04 2021 04:17:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14166831	+ Email/PDF: gecsedl@recoverycorp.com	May 04 2021 03:27:33	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, National Association
14166814	##+	Bank Of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: May 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor JPMorgan Chase Bank National Association andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com
Justin P. Schantz	on behalf of Debtor James L. Garland Jr. jschantz@my-lawyers.us, colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;skerr@my-lawyers.us
Justin P. Schantz	on behalf of Joint Debtor Marci Jo Garland jschantz@my-lawyers.us colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;skerr@my-lawyers.us
Kevin Scott Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, klittle@logs.com;logsecf@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Victoria A. Sanford	on behalf of Creditor JPMorgan Chase Bank National Association vsanford@reedsmith.com

TOTAL: 10